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If You Want to Succeed, Read the Lives of Successful Men

By ALBERT W. ATWOOD

YOUNG men who contemplate a business or financial career often make inquiry as to what books will be most helpful and stimulating. This question was answered, in part, under the title of "Can a Bank Clerk Win Promotion?" in this magazine of March 19, and to a greater extent in my booklet, "Making Your Money Work for You." But in neither place is any mention made of a most important class of books, namely, the reminiscences, biographies, and autobiographies of great business leaders, bankers, ministers of finance, and statesmen.

Not long ago an industrious newspaper man took a census of the favorite brand of literature perused by the present railroad, industrial, and financial leaders. What do you suppose most of them find interesting and inspiring in their moments of leisure? Fiction for the "tired business man"? No—books on the lives of the world's great men, ancient and modern.

If you want really to learn how great business leaders succeed, read a few authoritative biographies wherein is set forth the complete story of the man's life.

Perhaps the most valuable biography is E. P. Oberholzer's *Life of Jay Cooke*, financier of the Civil War. There are two big volumes, full of details, not all of which are important. But the book as a whole leaves an impression similar to the greatest work of fiction, poetry, or drama.

The *Life of Jay Cooke* can not be purchased, for it is out of print; but most large libraries have a copy. In general, public libraries are the places to go to find good biographies. They are usually placed in a section by themselves, and any librarian is glad to suggest additional reading.

Next to the *Life of Jay Cooke* I would suggest Beckles Willson on the Life of Lord Stratheona and Mount Royal, the Grand Old Man of Canada, the employee of the Hudson Bay Company who, begin-

ning in fur-trading days, built up a great political, business, and financial empire out of a wilderness. Like the *Life of Jay Cooke*, that of Lord Stratheona is more or less concerned with subjects that are especially timely now.

There is a little good reading, not much, in John D. Rockefeller's *Random Reminiscences of Men and Events*. Too much is left unsaid. The real biography of Rockefeller has not yet been written. James J. Hill and Andrew Carnegie have written about themselves more fully than Rockefeller, but not enough at that. A great biography of E. H. Harriman was prepared, but suppressed. Material is now being gathered for a real life story of J. P. Morgan. Meanwhile Carl Hovey's so-called *Life Story of J. Pierpont Morgan* makes interesting reading, though it does not get deep enough into the subject. A really valuable work, treating of a number of different financiers, was *Masters of Capital in America*, by Moody and Turner, which appeared some years ago in magazine form, but has never been put into book form. I can not recommend it too highly for young men who would like to know something about the structure of the financial world.

There is inexhaustible material for stimulus, inspiration, and knowledge in the lives of statesmen who have had to deal with great national issues of finance. Read Herbert Croly on Marcus Alonzo Hanna. For a long and carefully selected list of such books see "Suggestions to Students" at the beginning of Professor Dewey's valuable *Financial History of the United States*, a text-book to be found in any library. Read the lives of such men as Robert Morris, Stephen Girard, Alexander Hamilton, Andrew Jackson, James Gallatin, Salmon P. Chase, Alexander H. Stevens, Judah P. Benjamin, and Thomas B. Reed. Of course there is always stimulus to any one in reading the lives of such men as Abraham Lincoln and Robert E. Lee.

Free Booklets that You May Have for the Asking

Arrangements have been made by which any reader mentioning this magazine may have any or all of the following booklets on request.

Write Slattery & Co., 40 Exchange Place, New York, for pamphlet giving list of Standard Oil which have piled up sufficient surplus to warrant near-by large extra cash or stock dividend. Ask for 25-E, including booklet explaining the Twenty-Payment Plan.

The partial-payment method of saving and investing is interestingly described in Booklet L-2, entitled "The Partial-Payment Plan," which will be sent to any applicant by Sheldon, Morgan & Co., members New York Stock Exchange, 42 Broadway, New York.

The *American Investor* is a monthly magazine of human and timely interest. The publishers will send a complimentary copy to any one interested in making sound investments. Address Department 12, 10 Pine Street, New York City.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will furnish to our readers, upon request, Booklet P, which contains some very interesting information on banking by mail.

The *Odd Lot Review* is a weekly publication written in plain English, in terms which the average man can understand. It aims to give a common-sense view of small investment opportunities. Sample copies will be sent on application to the publishers, 61 Broadway, New York City.

A calendar of approximate dividend dates of stocks listed on the New York Stock Exchange will be sent by Baruch Brothers, members New York Stock Exchange, 60 Broadway, New York. The firm will also send their booklet on Odd Lots, outlining their Installment Payment Plan, on request.

A 64-page book containing 150 photographs and graphic chart, showing stability of earnings of electric and gas companies when grouped in large holding companies, is issued by Standard Gas and Electric Co. Copies mailed upon request by H. M. Bylesby & Co., 208 S. La Salle St., Chicago, and Trinity Building, New York City.

Any one interested in the securities market should send to L. R. Latrobe & Co., No. 111 Broadway, New York, for their statistical books on Copper Stocks, Motor Stocks, Standard Oil Stocks, Investor's Guide (270 pages) or Weekly Market Letter. This firm will mail you any one of these books free on request.

Williams, Troth & Coleman, Investment Securities, 60 Wall Street, New York, offer public utility preferred stocks, yielding 5 to 8 per cent., and common stocks with enhancement possibilities. This offering is outlined in "Current Letter B," a copy

of which will be supplied by the above-named firm on written request.

In their booklet "How," E. F. Coombs & Co., 122 Broadway, New York, describe a small-payment plan for the purchase of bonds in denominations of \$100, \$500, and \$1000, which enables investors to take advantage of current price without increasing the cost of the bonds.

First mortgage buyers will be interested in the *Investor's Guide*, published monthly by the National Bond & Mortgage Trust Company, 2940 Lincoln Avenue, Chicago, Illinois. The Guide is sent free. Write and ask them to put you on the mailing list.

"The Partial Payment Plan," booklet B 33, describing how you may purchase stocks and bonds, will be sent upon request to any one interested in this subject. Address John Muir & Co., 61 Broadway, New York City.

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The booklet, "Odd Lot Buying," issued by Harts-horne & Picabia, members of the New York Stock Exchange, 7 Wall Street, New York City, differs to a great extent from those issued by most other firms doing business in odd lots of stock. The firm offers special inducements in the way of advice to small investors. Copies of this booklet on request.

The Investor's "A. B. C." on bonds and their terms, in booklet form, has just been published for investors by Messrs. Liggett, Hichborn & Co., 61 Broadway, New York City. Investors will receive a copy upon request.

"Scientific Saving No. 17" is the title of a booklet which shows how quickly money accumulates when used to purchase bond certificates. It also compares the direct and indirect methods of saving and investing. Copies may be had from P. W. Brooks & Co., 115 Broadway, New York, N. Y.

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